

**Information to identify the case:**

Debtor 1	<b>Frank J. Pedrick III</b>	Social Security number or ITIN	xxx-xx-4453
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Melissa M. Pedrick</b>	Social Security number or ITIN	xxx-xx-1629
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-12358-ABA</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank J. Pedrick III

Melissa M. Pedrick  
aka Melissa M. Hoy

8/6/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Frank J. Pedrick, III  
Melissa M. Pedrick  
DebtorsCase No. 15-12358-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 69

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

db/jdb  
aty  
+Frank J. Pedrick, III, Melissa M. Pedrick, 120 Smith Lane, Runnemede, NJ 08078-1342  
+Joseph J. Hoffman, Jr., Hoffman, DiMuzio & Hoffman, 25-35 Hunter St., PO Box 7,  
Woodbury, NJ 08096-7007

515323337 ++AVEE LABORATORIES, PO BOX 654088, DALLAS TX 75265-4088  
(address filed with court: Avee Laboratories Inc, PO Box 123132 Dept 3132,  
Dallas, TX 75312-3132)

515323335 Advanced Surgical Institute, PO Box 95000-3420, Philadelphia, PA 19195-0001

515330355 +Borough of Bellmawr, PO Box 1016, Voorhees NJ 08043-7016

515330356 +Borough of Runnemede Sewer Utility, 24 North Black Horse Pike, Runnemede NJ 08078-1663

515576198 +CAMDEN COUNTY MUA, 1645 FERRY AVENUE, CAMDEN, NJ 08104-1311

515323342 +CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105

515494771 +Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C.,  
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083

515323344 +Comcast Cherry Hill NJ, c/o Eastern Accounts System, 75 Glen Road, Ste. 110,  
Sandy Hook, CT 06482-1170

515323345 Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641

515323346 Continental Finance/Discover, c/o Vital Recovery Services Inc, PO Box 923747,  
Peachtree Cors, GA 30010-3747

515323350 +Friends Hospital, 4641 Roosevelt Blvd, Philadelphia, PA 19124-2398

515323355 +Inspira Medical Center Woodbury, c/o Financial Recoveries, 200 E Park Drive Ste 100,  
Mount Laurel, NJ 08054-1297

515323356 +Kennedy Health, c/o Financial Recoveries, 200 E Park Drive Ste 100,  
Mount Laurel, NJ 08054-1297

515323357 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823

515323360 +LGBS, LLP, Client #DESTDOT1, PO Box 702118, San Antonio, TX 78270-2118

515323358 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240

515323362 Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626

515558260 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

515323365 Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959

515323367 New Jersey Dept of Labor & Workforce Dev, PO Box 951, Trenton, NJ 08625-0951

515323369 +Our Lady of Lourdes Med Center, 1600 Haddon Avenue, Camden, NJ 08103-3117

515323370 Our Lady of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099

515326805 +PSE&G, PO Box 14444, New Brunswick NJ 08906-4444

515323373 +Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191

515332628 +RUNNEMEDE SEWER UTILITY, 24 NORTH BLACK HORSE PIKE, RUNNEMEDE, NJ 08078-1663

515326806 South Jersey Gas, Attn: Mrs. Flemming, PO Box, Hammonton NJ 08037

515323377 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710

515534961 +South Jersey Spine and Pain, 310 Egg Harbor Road, Sewell, NJ 08080-1854

515323379 State of New Jersey Department of Labor, PO Box 951, Trenton, NJ 08625-0951

515323380 Sterling Medical Services LLC, PO Box 827951, Philadelphia, PA 19182-7951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2020 00:28:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 07 2020 00:27:56 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

515345884 EDI: PHINAMERI.COM Aug 07 2020 03:53:00 AmeriCredit Financial Services, Inc.,  
P O Box 183853, Arlington, TX 76096

515323336 EDI: APPLIEDBANK.COM Aug 07 2020 03:53:00 Applied Bank, PO Box 10210,  
Wilmington, DE 19850

515356928 +EDI: PHINAMERI.COM Aug 07 2020 03:53:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
P O Box 183853, Arlington, TX 76096-3853

515339905 EDI: AIS.COM Aug 07 2020 03:53:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

515323338 EDI: IIC9.COM Aug 07 2020 03:53:00 Banfield Pet Hospital, c/o IC Systems Inc,  
444 Highway 96E, Saint Paul, MN 55127-2557

515323343 E-mail/Text: bankruptcy@frost-arnett.com Aug 07 2020 00:27:10 CHOP Hospital Services,  
c/o Frost Arnett Company, PO Box 198988, Nashville, TN 37219-8988

515323339 EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083

515323340 +EDI: CAPONEAUTO.COM Aug 07 2020 03:53:00 Capital One Auto Finance, 3905 Dallas Parkway,  
Dallas, TX 75093-7892

515401746 +EDI: AIS.COM Aug 07 2020 03:53:00 Capital One Auto Finance c/o AIS,  
Portfolio Services, LP f/k/a AIS Data, Services d/b/a Ascension Capital Group,  
4515 N. Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901

515330965 +EDI: AISACG.COM Aug 07 2020 03:53:00 Capital One Auto Finance, a division of Capital On,  
P.O. Box 201347, Arlington, TX 76006-1347

515323341 EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Capital One Bank, PO Box 70884,  
Charlotte, NC 28272-0884

515402349 +E-mail/Text: bankruptcy@cavps.com Aug 07 2020 00:28:11 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 69

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515323347 +EDI: DCI.COM Aug 07 2020 03:53:00 Diversified, PO Box 551268,  
Jacksonville, FL 32255-1268  
515323348 EDI: AMINFOFP.COM Aug 07 2020 03:53:00 First Premier, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
515323349 +EDI: AMINFOFP.COM Aug 07 2020 03:53:00 First Premier Bank, 601 S. Minnesota Ave.,  
Sioux Falls, SD 57104-4868  
515323351 +EDI: PHINAMERI.COM Aug 07 2020 03:53:00 GM Financial, PO Box 181145,  
Arlington, TX 76096-1145  
515323353 E-mail/Text: cms-bk@cms-collect.com Aug 07 2020 00:27:44 HSBC Card,  
c/o Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
515323354 +EDI: PRA.COM Aug 07 2020 03:53:00 HSBC Card Services,  
c/o Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0914  
515323352 E-mail/Text: mmrgbk@miramedrg.com Aug 07 2020 00:28:01  
Health Care Financial Services of Team, c/o MiraMed Revenue Group, Dept 77304,  
PO Box 77304, Detroit, MI 48277-0304  
515323359 +E-mail/Text: bankruptcy@affglo.com Aug 07 2020 00:28:00 Leading Edge Recovery Solutions LLC,  
5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486  
515323361 +EDI: CCS.COM Aug 07 2020 03:53:00 Liberty Mutual, c/o Credit Collections Service,  
PO Box 9134, Needham, MA 02494-9134  
515323363 EDI: MID8.COM Aug 07 2020 03:53:00 Midland Credit Management, 8875 Aero Drive, Ste. 200,  
San Diego, CA 92123-2255  
515323364 EDI: MID8.COM Aug 07 2020 03:53:00 Midland Funding LLC, 8875 Aero Drive Ste 200,  
San Diego, CA 92123-2255  
515323366 +E-mail/Text: nasales2@comcast.net Aug 07 2020 00:27:14 Nation Auto Sales,  
123 Delsea Drive S, Glassboro, NJ 08028-2604  
515323368 EDI: RMCB.COM Aug 07 2020 03:53:00 New Jersey EZ Pass, c/o RMCB, PO Box 1235,  
Elmsford, NY 10523-0935  
515323372 E-mail/Text: banko@preferredcredit.com Aug 07 2020 00:27:23 Preferred Credit, Inc.,  
PO Box 1970, Saint Cloud, MN 56302  
515323371 E-mail/Text: bk@rgsfinancial.com Aug 07 2020 00:27:15 Preferred Credit Inc,  
c/o RGS Financial Inc, PO Box 852039, Richardson, TX 75085-2039  
515553836 +EDI: JEFFERSONCAP.COM Aug 07 2020 03:53:00 Premier Bankcard, LLC.,  
c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999  
515323374 +EDI: CCS.COM Aug 07 2020 03:53:00 Quest Diagnostics, c/o Credit Collection Services,  
Two Wells Ave, Newton, MA 02459-3225  
515323375 +EDI: MID8.COM Aug 07 2020 03:53:00 Salute Visa Gold, c/o Midland Funding,  
8875 Aero Drive Ste 200, San Diego, CA 92123-2255  
515323376 EDI: CKSFINANCIAL.COM Aug 07 2020 03:53:00 Service Credit Union, c/o CKS Financial,  
PO Box 2856, Chesapeake, VA 23327-2856  
515323381 +EDI: MID8.COM Aug 07 2020 03:53:00 T Mobile, c/o Midland Credit Management Inc,  
8875 Aero Drive Ste 200, San Diego, CA 92123-2255  
515323382 EDI: TDBANKNORTH.COM Aug 07 2020 03:53:00 TD Bank NA, PO Box 219, Operations Center,  
Lewiston, ME 04243-0219  
515323383 E-mail/Text: bankruptcydepartment@tsico.com Aug 07 2020 00:28:32 Transworld Systems Inc,  
PO Box 15520, Wilmington, DE 19850-5520  
515345242 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Aug 07 2020 00:34:01  
U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
Washington, DC 20410-0002

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515326807 \_\_\_\_\_, Please add the above creditors  
515323378 ##South Jersey Spine & Pain Physicians LLC, PO Box 824091, Philadelphia, PA 19182-4091  
TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Frank J. Pedrick, III jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Eric Clayman on behalf of Joint Debtor Melissa M. Pedrick jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ec@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Frank J. Pedrick, III jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Jeffrey E. Jenkins on behalf of Joint Debtor Melissa M. Pedrick jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK josh.goldman@padgettllawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
Stephanie F. Ritigstein on behalf of Debtor Frank J. Pedrick, III jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Stephanie F. Ritigstein on behalf of Joint Debtor Melissa M. Pedrick  
jenkins.clayman@verizon.net, connor@jenkinsclayman.com

TOTAL: 12